

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: CHRISTOPHELL, STEVEN  
CHRISTOPHELL, REGINA J.

§ Case No. 09-11752

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 on 10/27/2009 in Courtroom 644, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/24/2009

By: /s/RICHARD M. FOGEL

Trustee

RICHARD M. FOGEL  
321 N. CLARK STREET  
SUITE 800  
CHICAGO, IL 60654

**UNITED STATES BANKRUPTCY COURT  
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EASTERN DIVISION**

In re: CHRISTOPHELL, STEVEN  
CHRISTOPHELL, REGINA J.

§ Case No. 09-11752

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Debtor(s) \_\_\_\_\_

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 5,433.68  
*and approved disbursements of* \$ 0.00  
*leaving a balance on hand of* <sup>1</sup> \$ 5,433.68

Claims of secured creditors will be paid as follows:

*Claimant*

*Proposed Payment*

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>RICHARD M. FOGEL</u>	\$ <u>1,293.37</u>	\$ _____
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Tardily filed claims of general (unsecured) creditors totaling \$ 30,714.01 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 13.5 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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<u>1</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>7,026.95</u>	\$ <u>947.25</u>
<u>2</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>23,687.06</u>	\$ <u>3,193.06</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/RICHARD M. FOGEL

Trustee

RICHARD M. FOGEL  
321 N. CLARK STREET  
SUITE 800  
CHICAGO, IL 60654

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-11752

User: kseldon  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 12

Date Rcvd: Sep 25, 2009

The following entities were noticed by first class mail on Sep 27, 2009.

db/jdb +Steven Christophell, Regina J. Christophell, 5523 W. Berenice, Chicago, IL 60641-2514  
aty +John E Gierum, Gierum & Mantas, 9700 W Higgins Rd, Ste 1015, Rosemont, IL 60018-4712  
tr +Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson, 321 N Clark Street Suite 800,  
Chicago, IL 60654-4766  
13738849 4134-36 N. Keystone Condo Assoc., Inc., President Dan Petrescu, 4134-36 N. Keystone #3SE,  
Chicago, IL 60641  
13738850 +Chase, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920  
14440288 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
13738847 +Christophell Regina J, 5523 W Berenice, Chicago, IL 60641-2514  
13738846 +Christophell Steven, 5523 W Berenice, Chicago, IL 60641-2514  
13738852 +Codilis & Associates, 15W030 North Frontage Road, Burr Ridge, IL 60527-6921  
13738848 +Gierum & Mantas, 9700 West Higgins Road Suite 1015, Rosemont, IL 60018-4712  
13738854 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
(address filed with court: Wfs/Wachovia Dealer Services, P.O. Box 1697,  
Winterville, NC 28590)  
13738853 Washington Mutual, P.O. Box 1093, Northridge, CA 91328

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13738851\* +Chase, 201 N. Walnut St/Del-1027, Wilmington, DE 19801-2920

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2009

Signature:

